

GENDER, COMMUNITY ORGANISATIONS AND HOUSING FINANCE  
A PROGRESS REPORT  
March 1993

Introduction

This paper sets out some of Planact's current thinking on the interrelated topics of gender, local community organisations and finance (ie, savings and credit). In the paper we review some of the issues that have been raised in similar studies in Zimbabwe, provide contextual analysis about township housing finance in South Africa that informs our objectives, record the results of a case study into these issues in Wattville Township, and conclude with a brief discussion of directions we intend pursuing in future research.

Planact's ongoing work on Gender, Community Organisations and Finance stems from discussions that arose in early 1992 when the organisation's support was solicited for new community banking initiatives. We realised that a number of existing initiatives in the field of informal savings and credit including those having particular importance for women would be affected by any new community structures, whether these were to be introduced by community-based organisations, outside NGOs, or even formal financial institutions. Yet very little work and very few skilled personnel presently exist in this area, and our own attempts to trace the issues and provide findings must be considered preliminary and still underdeveloped in certain key respects.

The importance of informal savings and credit schemes for the welfare of women in rural and urban African communities (and other Third World settings) cannot be overstated. However, the international academic literature on the issue remains thin, particularly in relation to the expansion of such schemes into formal housing finance programmes. Diane Elson, for example, criticises structuralist theory for overlooking the gendered nature of monetary relations, and in her studies of rural African economies she develops the concept of "male bias" to clarify "bias against women farmers by public and private sector suppliers of the services and inputs they need (information, seeds, fertilisers, credit and marketing); and bias against women farmers in the control of resources within households." She notes that

Whereas women's income is almost exclusively used to meet collective household needs,

men tend to retain a considerable portion of their income for personal spending... There are many case studies showing the reluctance of women to put more work into the (o production of crops controlled by their husbands because they lack confidence that they will see enough of the benefits of increased income when men are the recipients of the increases... At the occupational level, farmers need to be disaggregated into male and female farmers.!

The same is likely true for economic activity in urban areas, although there are only sporadic attempts to document this. However, what is known about gender and finance in Zimbabwe is suggestive of such phenomena (which to date have not yet been studied formally in South Africa).

' Elson, D. (1991), "Gender Analysis and Economics in the Context of Africa," Paper presented at the CODESRIA Workshop on Gender Analysis and African Social Science, Dakar, September, pp.23,25,27,43.

First Floor Scotch Corner 7a Rokeby Street Yeoville 2198. PO Box 93540 Yeoville 2143 SA. Tel 648-9117/8. Fax 648-6918

'ssues in gender and community finance in Zimbabwe

Attempts by women to save regularly in Zimbabwe must be seen in the context of the broader 'savings club movement" that has been documented for at least three decades. Savings clubs are generally divided into two types: informal rotating schemes, and formal savings clubs. Rotating savings clubs ("societies," "rounds," or "kutenderera") are mainly women's groups which average per capita savings of Z\$15 to Z\$30 per month.> The women contribute the agreed sum, and then at each meeting, one member is paid the entire amount saved by the group over that period. This represents an extension of credit of a very limited sort, varying from the early recipients of the funds (who receive interest-free credit for the entire cycle) to those who receive the funds at the end of the cycle and therefore technically are pure creditors. Such schemes are similar in form to South African stokvels whose roots are in 19th century Transkeian women's mutual aid groups that emerged at the time migrant male labour systems developed and other women's collective savings schemes that exist elsewhere in the Third World.? In the field of finance they are probably the only truly organic forms of mutual aid networks emanating from the rural communities' own capacity to organise in geographically specific (and often kinship-based) ways, but sadly there are no studies available to suggest the extent of their development in Zimbabwe. %

Zimbabwe's more formal savings clubs are better documented and internationally understood (largely because they are externally initiated).\* These are formalised clubs which generally meet weekly and involve records in pass books and coded stamps (to help illiterate peasants understand the money transaction). The savings club movement was begun by Catholic agencies and given an impetus by commercial producers and retailers during the 1970s, and at least temporarily (prior to the recent onset of structural adjustment policies) by supportive government programmes in the post-independence era.

? During most of the 1980s the Zimbabwe dollar and South African rand were equivalent in value.

3 A wide variety of popular literature exists on the stokvel concept (see, eg, the writings of Andrew Lukhele). From a women's perspective, rotating savings and credit associations have been documented in West Africa, Indonesia, and Peru. (Berger, M. (1989), "Giving Women Credit: The Strengths and Limitations of Credit as a Tool for Alleviating Poverty, "

World Development, v.17, #7, p.1024.)

See, eg, the Whitsun Foundation (1980), "Peasant Sector Credit Plan for Zimbabwe, " Project 3.04(2), Salisbury: Whitsun Foundation, pp.48-49; various World Bank reports on the rural sector; and US AID's advisors in the National Council of Savings Institutions (1985), "Housing Finance in Zimbabwe," Report prepared for the Office of Housing and Urban Programs, United States Agency for International Development, April, p.37.

5 In matters of savings and credit, Catholic teaching was, as far as can be determined from the Zimbabwean popular literature, gender-blind and somewhat interventionist: "the State should not take over work

or responsibility from smaller groups when the smaller groups are able to do what is necessary on their own. The reason for this is that if people look to the State for their advancement they fail to acquire the ability to look after their own affairs and interests. It was thought that savings and credit clubs would contribute "to the building up of social and individual moral character." According to Catholic Church documentation,

After two or three months of regular weekly meetings during which ideas and possibilities were discussed, a pioneer group of twenty people, men and women, formed the first savings club. They undertook to place deposits of not more than threepence per week in a common pool. No fixed amount was imposed upon any member for the weekly deposit: each member was free to deposit as much as or as little as he wished, provided that a deposit was made each week. For each week that a deposit was not made a fine of one penny was incurred: if deposits were not made for a period of twelve weeks, the penalty was dismissal from the club, whereupon the dismissed individual received his deposits less the imposed fine. (Chishawasha Mission [1967], "An Approach to the Credit Union Movement in Rhodesia," Salisbury: Chishawasha Mission, pp.5,14.)

By the mid 1980s 140,000 mainly rural people belonged to savings clubs, of which one study estimated upwards of 90% were women.Â®

The strong gender bias in savings clubs stems, as Truscott recounts, from the fact that "men's security derives from their savings in the form of land and cattle. A savings account is one way in which women can claim categorically to have money in her own right, and control over its use."Â® Indeed, when husbands die, wives lose the family cattle, which are passed on to the eldest son. Women make up more than 40% of the heads of household in some provinces due to early male deaths, male migration to commercial farms and other migrant labour relations, and yet generally have little or no access to land, credit and extension services, or even to cards for the marketing boards. Women also accomplish 73% of farm labour, 62% of livestock care, 81% of fuel gathering and chopping and 96% of routine domestic tasks.Â® The savings schemes were thus crucial mediums of mutual aid. Women leaders of savings clubs also tend to be high in local hierarchies of the ZANU Women's League, Village Development Committees, Ward Development Committees, churches and schools, and so the savings clubs also become "centres of education," according to respondents.Â®

As reasons for saving through the clubs, most respondents cite the bulk ordering economies of scale achieved through the interest-free collective financing (a fifth of the clubs were involved in gardening activities, and fertiliser appeared the main item consumed); the possibility of saving small amounts (in comparison to minimum deposit requirements of the formal financial system); and savings discipline (fines are levied against non-savers, and competition exists through the "shouting system" whereby contributions are announced).Â® Most clubs engage in a variety of collective activities during the dry season: production of craft goods, soap, school uniforms and foodstuffs such as bread; gardening; contracting out of labour for weeding and harvesting; and raising of chicken and other livestock. Drinkwater reports that "financial success [for savings clubs] depends on whether it can manage to establish a depot."!

What is notable in this brief review of a neighbouring country's experience with informal savings is that there has been no scope whatsoever to expand savings into large-scale credit sufficient to purchase a formal house. In Zimbabwe and in many other places, building material credit offers one means by which housing is acquired through expanding existing savings systems, but the gender implications are by no means obvious. Women-headed households face enormous difficulties in gaining access to formal credit, and in particular to sufficient credit to purchase a house.

Â§ Radke, D., H. von Blanckenburg, J. Gottschalk, J. Hake, S. Hartig, and K. Maurer (1986), "Mobilization of Personal Savings in Zimbabwe through Financial Development," Berlin: German Development Institute, p.46.

7 Truscott, K. (1987), "The Role and Function of Informal Farmer Groups," Paper presented to the Workshop "The Role

of Informal Groups in the Rural Financial System," Harare, p.10. However, one report suggests that in choosing leaders for the savings clubs,

The husband's character is also taken into consideration. As the club's savings are held or banked by the treasurer, her husband should be honest if funds are not to be misused. Husbands should also agree to their wives acting as officers of the savings clubs, their approval being extremely important where clubs expect their committees to attend leadership or other training courses which might benefit the group as a whole.

(Radke et al, "Mobilization of Personal Savings in Zimbabwe through Financial Development," p.48.)

8 Zwart, G. (1990), "Women in Agriculture in Zimbabwe," Paper prepared for the World Bank Agriculture Sector Review and the World Bank Women in Development Strategy Paper, Harare, May, pp.i,11,7.

Radke et al, "Mobilization of Personal Savings in Zimbabwe through Financial Development," p.63.

Brand, V. (1987), "Savings Clubs in Zimbabwe: A Survey Report," Unpublished paper, University of Zimbabwe School of Social Work, Harare.

Drinkwater, M. (1991), The State and Agrarian Change in Zimbabwe, London: Macmillan, p.23.

## Limits of housing finance in South Africa

The housing finance system in South Africa is presently suffering enormous problems.!? Whereas there are some R7 billion in formal housing bonds issued to township residents, an estimated 20-25% are either in arrears or have been foreclosed on. The phenomenon of negative equity which is being experienced across the world, is particularly severe in black South African townships. And the general environment in which collective consumption issues (such as housing) have become highly politicised routes to challenging apartheid state policies, have carried over into private housing finance delivery. The result is that the residents and civic associations in townships have little hesitation in aggressively seeking means of redressing their problems. In a recent talk, the president of the South African National Civic Organisation explained some of the problems as follows:

The major banks are especially important, because while the economy of South Africa has been in crisis over the past decade, the banks as a whole have made record profits. Some banks, however, overextended themselves and required bail-outs from the Reserve Bank or other institutions. Taxpayers and consumers have paid this bill, but have had no say in the restructuring of the financial system that is currently underway.

So, higher charges for basic banking services, fewer banks to choose from, and unprecedented levels of bank worker retrenchments have adversely affected both white and black communities. Black communities have suffered especially from a number of problems that are the banks' own making. I will just mention a few of these.

• Banks charged very low rates of interest â€” 14% as late as 1988 â€” as a kind

of baiting technique, and then when the interest rate rose to nearly 21% by late 1989, had nothing to offer customers now unable to pay their bonds.

• Banks failed to develop safety-net mechanisms to protect their own investments and to permit working-class people to maintain their homes, as the present depression threw hundreds of thousands of workers out of their jobs, and as rising food prices and VAT charges ate up monthly incomes.

• Banks did not cater for 9% of the black population, by making loans for less than R35 000, until it was too late. In their own words, they "took the eyes out" of the market by granting just high value loans, even though not even half the black people can afford loans of just R15 000.

• Banks made loans without proper buyer education, with no scope for community participation and control, with no forms of civic empowerment, and with no options for co-operatives, land trusts, or housing clubs.

The banks are responding to these problems â€” many of which they are directly responsible for â€” in two ways: foreclosures and "redlining." Redlining is the term for a blanket discrimination policy by banks against townships and against inner-city areas where blacks have been moving. A recent investigation by the Sunday Star revealed that most townships are currently redlined by the major banks.

Furthermore, a foreclosure attack is underway by some banks. Without democratic procedures or consultation, the foreclosure wave is a serious threat. Black people are in desperate need of housing, but people do not want to move into a house which once belonged to someone who is now a victim of economic warfare."

' See, eg, Bond, P. (1990), "Township Housing and South Africaâ\200\231s â\200\230Financial Explosionâ\200\231: The Theory and Practice of Financial Capital in Alexandra," Urban Forum, v.1, #2.

' \* Mayekiso, M. (1992), "Community Involvement in Housing Finance," Presentation to the Marketing/Builders Services Conference on "Housing Finance in the New South Africa,â\200\235 Johannesburg, 26 August, p p.4-5.



Suffice to say, formal housing finance in black townships is either highly inappropriate for meeting the needs of the majority of residents, and at the time of writing has nearly completely dried up in any event. A number of initiatives are underway to return housing finance to township markets, and some of these – particularly the Code of Conduct and related programmes proposed by SANCO and accepted in principle by at least one major bank (the Perm) – do offer real hope, not only for male home-buyers, but for women heads of households and for those seeking co-operative and rental tenure forms as well. The point here is that the South African milieu offers unprecedented crisis for formal suppliers of housing finance (as well as to consumers), but also offers an extraordinary environment in which a new policy framework can quite possibly be constructed to address many such problems at their root. :

#### Preliminary remarks on gender and housing finance

Women's limited access to formal housing credit is a well-known phenomenon across the world,' and Moser reports that in the context of site-and-service and shack upgrading projects, self-financing is the rule: "While finance affects all applicants, female-headed households are often hardest hit. In fact, financial constraints may be the prime reason for their exclusion or their high drop-out rate." "

Gender bias in housing finance exists in South Africa for a variety of reasons.' For example, common law marriages prior to 1988 made no allowance in law for women's property, which reverted to men, and this provided a profound disincentive to building societies. In terms of South African state financing, the most detailed study of gender bias is by Parnell, who finds that state subsidies have overwhelmingly favoured men, and that

The 1968 decision to stop building family housing in urban areas adversely affected all Africans, but was especially harsh on women. Competition for scarce housing resources in the 1970s was compounded by the fact that a woman living in family accommodation whose husband died or deserted her, was not allowed to remain the registered tenant of the house without the permission of the Bantu Affairs Commissioner... A substantial number of women sub-let from registered tenants throughout the apartheid period. They must now buy their own houses at full cost... Because they were denied formal housing, women are likely to become a disproportionately high percentage of the informal settlements that will dominate the future South African cities.'

Since a relationship between black South African women's poverty and their care-giving has been established – Lund argues that women are dependent not because they need care but because they give

<sup>4</sup> See, eg, Card, E. (1979), "Women and Mortgage Credit: An Annotated Bibliography," US Department of Housing

and Urban Development, Office of Policy Development and Research, Washington, DC, May; Watson, S. (1988),  
Accommodating Inequality: Gender and Housing, London: Unwin Hyman.

'S Moser, C. (1992), "Housing," in L. Ostergaard (Ed), Gender and Development: A Practical Guide, London:  
Routledge, p.84.

' Burman, S. (1984), "Divorce and the Disadvantaged: African Women in Urban South Africa," in R. Hirschman (Ed),  
Women and Property, Women as Property, London: Croom Helm; Segar, J. and C. White (1989), "  
Constructing Gender:  
Discrimination and the Law in South Africa," Agenda, #4.

' Parnell, S. (1991), "Race, Class, Gender and Home Ownership Subsidies in South Africa," Paper presented to the  
Conference on Women and Gender in Southern Africa, University of Natal/Durban, February, pp  
.20-22.

it's\* â\200\224 one focus of work on expanding the scope of womenâ\200\231s finances is mutual aid schemes. But the rich history and varied forms of womenâ\200\231s mutual aid financing networks â\200\224 particularly the burial society system â\200\224 should not discount the need to understand intra-household monetary relations, a topic of increasing international interest.'â\200\235 In South Africa, White has done extensive research on sexism within township households and concluded that

Whilst it is rather doubtful that women enjoyed an easier life or higher status in the "traditional" society of pre-colonial rural South Africa, there is a possibility that the respect they are accorded by men and their safety from violence in the home have declined as a consequence of the monetisation of lobola and the consequent commodification of women in marriage.â\200\235

These are all controversial matters, and there exists very little empirical research aside from qualitative studies to actually map monetary relations between men and women and within womenâ\200\231s groups, both in townships (and other disadvantaged communities such as inner-city areas and rural villages), and within households. The importance of such research lies not only in developing new understandings of domination and economic exploitation. In the South African context the importance lies in the eventual capacity of womenâ\200\231s organisations, in potential alliance with male-dominated community groups (such as civic associations) to effectively contest both state, formal private sector and informal systems of housing finance.

Simply put, if gender is to emerge as a prime concern, and if women are to turn their savings schemes and other informal financial networks into access to formal credit and potentially housing finance, this will occur in the context of community organisation. Each of the three components â\200\224 gender, community organisations and housing finance â\200\224 must fit inextricably together in a participatory research/action programme aimed at changing the conditions which now contribute to womenâ\200\231s economic oppression.

The case study: Wattville Township

A case study was designed to determine the gender impact of new financial intermediation aimed at improving access to housing credit, and this study has begun with a survey of existing womenâ\200\231s savings and credit networks. The location of the research is the township of Wattville/Tamboville, just outside the white town of Benoni on the East Rand (30 km east of Johannesburg). Planact has a talented client organisation there (the Wattville Concerned Residentsâ\200\231 Committee), which enthusiastically embraced the case study. It quickly became apparent that the focus on gender was appropriate because an extremely high percentage of informal savings schemes involve women only.

The study was limited to womenâ\200\231s informal finance in Wattville and its recent extension, Tamboville (subject of a land invasion and negotiated, community-controlled development plan). The aims were twofold: first, to gather information about the extent of informal finance system

s in  
Wattville/Tamboville which in turn would augment information gathered in social surveys carried out in  
1990 (Wattville) and 1992 (Tamboville), and to assist WCRC to understand the finance systems operating  
in the township, with a view to investigating more beneficial and appropriate financial services to the  
community; and second, to understand better the role of women in finance systems in the township. This

\* Lund, F. (1991), "Women, Welfare and The Community," Paper presented at the Conference on Women and Gender  
in Southern Africa, University of Natal/Durban, February, p.10.

See, eg, Young, K. (1992), "Household Resource Management," in L. Ostergaard (Ed), Gender and Development:  
A Practical Guide, London: Routledge.

White, C. (1991), "Close to Home" in Johannesburg: Sexism in Township Households," Unpublished paper,  
Department of Anthropology, University of the Western Cape, p.22.

occurred at the level of informal finance systems (burial societies, stokvels, savings clubs etc), as well as at the level of household budgeting and women's income generation.

These issues need to be understood against the background of prevailing conditions in most South African urban townships, including Wattville. There are few, if any "formal" financial services in the form of banking structures available in townships. While an unknown proportion of black people (mostly those in formal employment) have personal bank accounts, most of these are in urban centres or near workplaces. Most accounts are used to simply deposit wages or for small amounts of personal savings. Informal savings schemes also have accounts, usually in the form of (very low interest-earning) "club" accounts, also in banks in urban centres. Very few, if any, banks are prepared to open personal accounts for non-wage workers. In addition, very few, if any, banks are prepared to offer loans, even to black wage wage earners (except established entrepreneurs like black taxi operators or established shops or traders). It follows, that women are particularly poorly served by existing banking or credit services, despite the fact that women are a) the majority of members of informal savings schemes (burial societies, stokvels, etc); and b) the majority of workers in the informal sector.

The case study research project aimed to begin to show the extent of women's involvement in financial systems, as a preliminary step to assisting the community to formulate its own strategies for improving democratic access to financial services. It was agreed that this initial research would be based on a small number of case studies of both informal finance systems and individual women in households. It was felt that this would be more appropriate to capturing some of the more personal and sensitive information demanded by the research, than sample surveys based on questionnaires. (A more detailed account of the methodology is found later in the paper.)

#### Burial societies: General information

Burial societies are one of the most important forms of organised, group savings for women in Wattville and Tamboville. Indeed, it is hard to find a woman who is not a member of at least one burial society, and many are members of two. Burial societies are well organised, and most have a chairperson, secretary and treasurer. They meet regularly (usually once a month, some fortnightly), where they collect an agreed sum of money from each member which is subsequently banked, usually in a "society" account in a bank in a nearby white town. Savings collected by burial societies can only be used to meet the funeral expenses of specified family members. The rules of each burial society specify how much this will be. Other members of the burial society are also expected to undertake many of the tasks of cooking and general catering at such funerals.

General information on membership and monthly contributions was collected from 13 burial societies. (There are more burial societies in Wattville and Tamboville, but the exact number was impossible to determine.) These are all women-based burial societies. Most are based in Wattville/Tamboville, but several have members coming from the nearby townships Daveyton, Thakane, Actonville, Germiston and Katlehong. In a few cases, women from Wattville and Tamboville are

members of a burial society based elsewhere (especially Daveyton).

Members of burial societies are usually married women between the ages of 30 and 60, although there are some divorcees, some widows and one or two single women with children. Of the 13 burial societies which provided general information, the average number of members was 34. Two societies had ten members, and the largest 63. The two smallest societies had both been formed recently (in the previous few months) and were busy recruiting new members. (Ten was considered too small for effective mutual assistance). Only three groups had 50 or more members.

The amount saved per member per month ranged from R10 to R180. However, the majority of groups collected between R20 and R30 per member per month. Average contributions across all 13 burial societies was R37 per month. But if we exclude the one group with large contributions, the average contributions per member per month was R25 per month. The total amount collected per burial society per month ranged from R100 to R7 560, but the majority of groups collected somewhere between

R1 000 and R1 600 in total each month. The total collected by all 13 burial societies is R1 8 065 per month. (This reduces to R10 505 if the BS with the largest contributions is excluded).

Apart from the women-based burial societies mentioned above, there is another very large burial society in Wattville/Tamboville of several hundred members which is organised primarily by men.

Unfortunately, it has not yet been possible to organise an interview with this burial society, and future research here should shed more light on informal savings by men.

#### Burial societies: Four case studies

Because of the need to retain the confidentiality of the burial societies, some of the following information has been disguised.

#### Burial Society "A" (BS A)

BS A started only six months ago with 10 members. They have since grown to 20 members. All members stay in the same area and would like all new members to come from the same area. They are adamant that they don't want husbands to be members. They have an unwritten constitution, but everyone has agreed upon the basic rules. They meet fortnightly, and collect a monthly contribution of R10 per member. Their joining fee is R100. At present they are collecting an additional weekly contribution of R5 per member for uniforms.

BS A have agreed that the persons covered by their contributions are the member herself, her husband and children, her parents and her in-laws (her husband's parents). The sum contributed to the funeral amounts to a sum calculated at R20 per member (i.e. at present a member would receive R400 for funeral expenses). Members are also expected to contribute items like tea, sugar and cakes to the funeral ceremony, as well as undertake food preparation tasks, cooking and washing up.

They have an elected committee comprising a chairperson, secretary and treasurer. The secretary keeps the book of contributions and the treasurer retains the money which is then banked in a bank in a nearby town. (They chose this bank because the treasurer and her husband have a joint account in the same branch). They get statements of their account, and receive interest, but do not know what rate of interest they are earning. They bank the joining fee and the monthly contributions in the same account. The contributions for uniforms are put into a clothing account at a clothing store in a nearby town.

When asked why they joined the burial society, one member said, "I joined to be with my neighbours. If I've got problems, I can get help." Another said, "It helps if you are in trouble or in need." However, the money of the burial society can only be used for funerals. When asked about other expensive occasions like weddings, members said that they had agreed that every member should contribute R10 from her pocket for a wedding present. But this only applies to weddings within the immediate family of members.

All the women said that they raised their burial society contributions from their own pockets. Out of a group of 5 women, only one was working in the formal sector ("in a madam's kitchen"). The others

earned money by, a) selling meat, cool drinks, liquor and cigarettes; b) collecting clothes for dry cleaning from people in the area, taking it to the dry cleaners in a nearby town and charging for her service; c) operating a "backyard creche" for neighbour's children in her house; and d) making "atchar" (chutney) at home and selling it to neighbours.

#### Burial Society "B" (BS B)

BS B started as a makhelwane (a group of neighbours who agreed to support each other in time of need). If there was a death in one of their families, they contributed R10 per person as a means of "consolation." They also agreed to attend weddings, and tombstone unveilings (ukuvulwa kwamatshe). In 1991 the makhelwane then formed into two groups, of which this group was one. They now have 45 members. Members come mostly from Wattville and Tamboville, but a few come from neighbouring townships.



Members meet monthly and have a written constitution (in the vernacular). They have an elected committee comprising secretary, chairperson and treasurer. They also have a disciplinary committee of two people, "to control the club." "If there is something wrong, they control it." Re-elections only take place if members are "dissatisfied."

The joining fee is R50. Monthly contributions are R25 (of which R20 is towards the burial and R5 towards the transport costs of the funeral). Members believe strongly in open accountability. Contributions are collected at meetings and written down in a book. The money is counted, and members are informed of the total amount collected. The treasurer then banks the money. (She chooses a quiet weekday because she says this means less chance of being robbed).

Contributions cover for the death of the member, her husband, her children, her parents and her husband's parents. If any of these are already deceased, a member can substitute other family members, but they must be specified by name on the membership application form. BS "B" will not provide cover for anyone else except those specified on the form. In the event of a death, the bereaved member receives R500 to cover funeral expenses. In addition, each member contributes a further R7 towards groceries for the funeral. Members also cook, wash dishes and lead prayers at the funeral.

BS B has two bank accounts, for burials and transport. Originally, they tried to open their main account in one bank, but were told that because not all the executive committee members were in formal employment they were not permitted to open an account. Their present bank did not impose such conditions. Recently, members decided to transfer all their money into the bank account. They had heard that the interest was higher in the bank, but of the four executive members interviewed, none knew what the actual rates of interest were. They said that when they first went to open the accounts, they asked for explanations of how the accounts worked, but were simply told that they should open a "Club Account." All members present expressed a strong desire to know more about banking and interest rates.

When asked what were their most important motivations for joining a burial society, the four members interviewed said the following:

Â® I'm the first born in my family. Both my parents have died. I'm supporting my younger brothers and sisters. The burial society provides "hands" support in times of trouble.

Â® | joined because I have no money. If someone from my family dies, I know I will get money, and also "hands" to help me.

Â® [I've got a mother and no father, so I put my grandfather on the form. Then he passed away and I got assistance with his funeral. My husband has got no parents so I put his sister and brother. I must be secure if there is a funeral.

Â® Its the same reason for me. If I've got a funeral, or if my child marries, they will help

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me. We help each other.

The group does not provide burial society money for other sudden expenses of members. Members say that if another member has a major financial problem other than a funeral, she knew it was a personal problem and she could not approach the burial society for assistance. However, members of this group did offer some idea of what they required money for. One said she was trying to save money for her children's education. Another said that she needed a house of her own as she and her husband and three children are living with her parents. Another said she needed to do repairs to her existing house and to buy furniture. A fourth said she was paying for the schooling of her younger brothers and sisters. A fifth said she wanted to open a spaza shop.

Burial Society "C" (BS C)

BS C has 19 members, all of them women. They are a long established burial society, and started in 1978. The group still contains several of the original members. Most members come from Wattville, but a few come from Daveyton. They meet once per month and have a written constitution. They have a president, secretary and treasurer. Office bearers are selected by consensus, using criteria of honesty

and regular attendance at meetings. Office bearers are changed if the group is unhappy about the way they have carried out responsibilities, although members said this had never happened.

Members contribute R10 per person per month. They decided on this amount because it is what the members can manage. Contributions used to be R5 per month, but it was changed about two years ago because the things needed for a funeral, especially food, were becoming very expensive. The treasurer keeps a record of all contributions in a book, and this is available for every member to scrutinise at every meeting.

The group has a "society" account in a bank in a nearby town. They prefer this bank because "they don't give us a headache when we have to withdraw." The bank did not set any conditions before opening the account, and members expressed satisfaction with the service from the bank. They get statements, and earn interest, although they did not know the rate of interest they were earning.

If there is a death, the bereaved member reports to the president. The president and secretary then check the register to see if the name of the deceased is on the list of assured members. They then check if the members' account is fully paid up. If it is, the office bearers go to the bank and withdraw R900 (for the death of a member or husband), or R600 for the death of children or parents. This is presented to the member for funeral expenses. Burial society members also cook and "everything" on the day of the funeral. %

When asked why they joined the burial society, members said the following:

Â® | joined because by the time there is a funeral there is no money. Usually, a death follows

illness which has also cost money. Coffins are expensive.

Â® | have got no money in the bank. The burial society members help when I am in difficulties.

Â® We live hand to mouth. R10 per month is worth it. We get together and save ... its a helping hand.

Â® In our custom, funerals are expensive. We say farewell to that person. We have a night vigil and perhaps slaughter a cow.

Â® Women are the people who see difficulties. We are responsible for everything in the house.

That's why women are in burial societies.

Burial Society "D" (BS D)

BS D started sometime in the 1970s. They have 40 members, women only, three-quarters of whom come from Wattville and a quarter from Daveyton. They meet monthly, have a written constitution and a committee comprising a chairperson, vice chairperson, secretary and treasurer. Committee members are agreed by consensus. There are no elections. Current committee members have been there for 13 years.

Members pay a joining fee of R70 and monthly contribution of R36. This comprises R25 towards burial costs, R5 for tea, R5 for groceries and R1 for transport. The treasurer keeps a record of all separate contributions of each member. The burial, grocery and transport money is put in the bank and the tea money is used to provide tea and cakes at monthly meetings. (Meetings are rotated to different members' houses, where they are responsible for tea and cakes).

When there is a death in the family, that member reports the death to the chairperson who in turn reports to the other members. They organise themselves to prepare food for the funeral. The chairperson then disburses a cash payment of R1 400 to the bereaved. This is made up of R1 200 towards the cost of the burial and R200 towards the cost of groceries for the funeral. Transport money is paid according to the distance from Wattville to the site of the funeral. Every member of the burial society attends the funeral. Persons covered by members' contributions are the member's parents, her husband's parents and the member's children. No one else is covered.

Members bank their money in a bank in Benoni. They have three accounts, all in the name of the BS. One account is for burial, another for grocery and another for transport. They selected that

bank because it is thought of a "good" bank and it is nearby. Their accounts earn interest although they don't know what the rate of interest earned is.

When asked what the benefit of a burial society is, one member had this to say:

“A burial society, its better. When there's a death in my family I get money and hands to cook.

Every member brings pots, spoons or plates. Its better than me having to cope. Like me, I have no money, no job, but I have the backing of the society.

“Burial society money is never used for anything else besides a funeral. But if there is a wedding in the family of one of our members, we all contribute R10 for a present.

Summary of burial societies' bank accounts

The banks used by the four burial societies in the case studies are as follows:

Number of Accounts

First National Bank 1  
The Perm 2  
Nedbank

Trust Bank 1

Gender and household finance: Case studies

The following case studies have been written in such a way as to disguise the identities of the individuals involved. This means that minor personal details have been changed.

Mrs "V"

Mrs V is married with three children, and lives in a backyard room of a township house with her husband and smallest child. Her two older children live with her mother in a "homeland" several hundred kilometres away. She has lived in this one room for nearly ten years. Mrs V is a domestic worker in a nearby town where she earns R300 per month. Her husband is temporarily employed and earns about R800 per month. !

Her husband has a bank account in his name only in a bank near where he works. She thinks her husband saves some of his money in his bank account but she is not sure. She doesn't put her earnings into her husband's bank account, but uses it for items of current household expenditure: food, creche fees for her child (R100 per month), burial society contributions (R45 per month) and sending money to her children in the "homeland". She doesn't manage to send money to them every month, but when she can, she sends about R100. (She either sends a postal order, or gives it to someone travelling to the area.) Her husband also sometimes sends money for the children. They are building a house in the "homeland" and he sends money for construction materials. However, he also drinks and she is unhappy about that.

Mrs V is also a member of a "grocery stokvel." There are four members and each contributes R10 per week to buy groceries for each member in turn. This is used especially for expensive items like washing powder. Every four weeks, Mrs V receives R40 of groceries.

Mrs V would very much like to move out of the backyard room into her own place, but she doesn't have the money. She estimates that maybe her husband has R500 in his account, and thinks this is too small an amount to start building a place of her own (if she could get a plot). She would also very

much like to have her own account, but simply doesn't have enough money to put in there at present.

Mrs V and her husband pay R80 per month for the room they rent. She thinks this is too much. Her husband pays the rent.

She says she joined a burial society because she has a mother and father "at home" and when they die she will be covered. Her husband, husband's parents and her children are also covered. Mrs V is a member of two burial societies. The first one is a long established one and she has been a member

for several years. However, she thinks it is not very democratic because the leadership has not been Â° changed for several years and they do not tell the members how much is in the bank. Also, s he thinks the leadership is hostile to some of the changes brought about in the area by the civic (th e WCRC). She is also unhappy that the BS refuses to help members in time of financial need not caused by a funeral.

But Mrs V is not thinking of leaving the BS because she has invested a lot of money there w hich she would not get back if she left. Instead, she has helped to form another, smaller burial society of women nearby. She prefers this because "they understand.â\200\235 She says, "We sit and dis cuss our problems." They have also agreed that if a member finds herself in financial distress, say by losing her job, then she will be able to get her money back. She feels this is more democratic and mem bers have more control.

Mrs V would like to take up some additional income earning activity, and has a plan for sel ling clothes, but her husband wonâ\200\231t agree to give her a bit of money to start with (to b uy clothes from the wholesaler). She feels strongly that if she had just a bit of start-up money, that she woul d be able to earn more so that she could start saving for a house of her own.

Mrs "W"

Mrs W stays in a one roomed house with her husband. Her three children stay with her mother in a rural area several hundred kilometres away. She and her husband run a spaza shop from their house. They go the wholesaler in a nearby town and spend between R400 and R600 buying groce ries. She carefully checks the prices of items at the wholesalers in order to calculate her mark-up of two or three cents. She calculates that she makes a profit (after subtraction of costs, but not la bour costs) of between R150 and R250 per week. They open from 6am until 8pm. In fact people can buy after that time too. She says "We donâ\200\231t close because we live here." :

Mrs W used to be a lodger in the township. She and her husband came to the area to have a house of their own. Both used to have jobs: he as a welder and she a cleaner. She earned be tween R250 to R300 per month. Her husband was retrenched and then she was moved to another town f ar away for which she had to provide her own transport.

When this happened, Mrs W and her husband sat down to discuss how to get money and decided to try selling goods from home. They started with cool drinks from a borrowed fridge, (usin g ice, not electricity) then went on to snacks. Gradually they were able to buy more things. Mrs W fee ls that business is gradually getting better.

They have two bank accounts, a joint account in a bank in a nearby town, and her husbandâ\200\231s own account. Mrs W said she did not know the rate of interest earned in the accounts. She would like to have banking facilities closer to her home because at the moment, "...itâ\200\231s far, and you can be caught by tsotsis on the way." Mrs W would also like to have her own bank account. She used to have o ne when she was working as a cleaner, but gave it up when she left her job. At present she keeps so me money with her uncle, which she doesnâ\200\231t discuss with her husband. This is especially for

her children. She feels that women are more responsible with money because "they use it for food and for the children." She says, "women need their own accounts because women must look after everything."

Mrs W would like to build a separate building for the shop. She also wants electricity and says that this is currently being negotiated. She also feels very strongly that she wants her own toilet. At present they are sharing one toilet between four families and she says it's never clean, so she wants her own toilet. Mrs W is a member of a burial society and a stokvel. In the stokvel, there are 15 members, all women, and each member contributes R50 per fortnight. They rotate the meetings around their various houses. The stokvel is based on tea, not alcohol. Every 7 months or so, she gets about R750. When it is her turn, she keeps this money for her own account to use for her children and her mother.

Mrs W says her husband is not a member of a stokvel or a burial society. She thinks that more women than men are involved in stokvels because men are more lazy, "always asking questions." Although they don't have a name, the stokvel has an elected treasurer, secretary and chairperson. Mrs W thinks the stokvel should also have an account because then "we'd earn interest." Mrs W says she



would like to have community banking facilities locally, which she said she would use to deposit her savings and "we would ask for a loan to build a shop." She says she would be able to show how she could repay the loan and the interest. She also said she would like training in business management. She always carefully calculates how much profit she is making from the shop and knows she makes more money now than when they started. She says that it is she and not her husband who is really the manager of the shop. Mrs W got to Standard 8 in school but now feels she needs more education to run her business more effectively, but doesn't know how to get it.

Mrs "X"

Mrs X is married with two small children. Her husband is not working at present. She makes money by making and selling pickles. She buys the ingredients from the nearby town and spends two days per week making pickles which she sells to her neighbours. She makes 4kg of pickles each week and makes a profit of R80 per week which is just about enough to live on. She used to be able to save R100 per month when her husband was working, but can now only manage R20 per month. She and her husband are saving to build their own house. She puts the savings into her husband's bank account.

In addition to this, Mrs X has a secret bank account of her own in which she tries to save R50 per month. This is her own fund for emergencies or her children. On top of this she pays R15 per month to a burial society and R30 per week to a grocery stokvel which has 14 other members in it. She says "most other women do like me and save money separately from their husbands."

Mrs "Y"

Mrs Y is married and has three children. Her husband owns a truck which he uses to transport goods. He only earns money when he works. She raises finance through collective savings in a stokvel with two other women. Every week they contribute R30 to the stokvel, so every three weeks she gets R90. She takes this money and buys second hand clothes in a nearby town and sells them in the township. She also goes to a local "white" primary school when they have jumble sales. She buys second hand clothes there and sells them again in the township. She calculates that she makes R250 profit per month in this way.

She doesn't tell her husband what she does or how much she earns. She says he doesn't tell her how much he earns. He has his own account but doesn't tell her about it or how much is in there. She feels her husband is not honest with her about his money.

Mrs Y would very much like her own bank account, but can't get one because she is "not working." This makes her very unhappy because she can't control her own savings. Also, she feels that if she had her own savings account she could apply for a loan to fix up the house. She feels her husband is irresponsible with money because he smokes and drinks whereas she doesn't. Her husband is also very mean with money. If she wants groceries she must specify every item and its price, and then he only gives her money for those specific items.

Mrs Y built the house jointly with her husband. She went to some building sites in a nearby town where they were pulling down old buildings and asked for old bricks, door frames and burglar bars. They used these to build their house. She did much of the physical work herself. Previously she lived in a backyard room for 12 years.

Mrs Y is a member of two burial societies because she says, "I need to ensure I have something. My parents are dead and I must look after my brothers and sisters." She has been thinking of opening a tuckshop, but needs money to start with. She knows how to drive, but doesn't have a driving licence. She left school in standard five but is now attending classes to complete her schooling.

Mis L7

Mrs Z is married and has two children. Her husband works in a town nearby, earning about R1 400 per month. He gives her his whole salary every month. She puts R200 into her husband's bank account in a nearby town. She buys groceries for about R200 for the month. She pays rent of about

R100 per month. At month-end she pays her phone account and three clothing accounts in shops in nearby towns. She belongs to two burial societies, to which she contributes a total of R64 per month. The rest she spends on weekly groceries. She is happy with the arrangement with her husband. The bank allows her to draw the money out of his account. She also sees the statements, and in fact manages the account even though it's in his name. They are saving for two main reasons. Firstly to extend their house, secondly for education for their children.

Mrs Z said that apart from her husband's salary, she did not earn money from any other sources. She had once tried to sell clothes by buying them from a wholesaler on someone else's card. She sold the items "on account" to people in the township, but they didn't pay her promptly (all defaulted except one). Eventually she got all the money back but it took much longer than she expected.

Mrs Z has a School Leaving Certificate, and knows how to type, but has never worked in the formal sector. She would like a job and is trying to find one, but there are few jobs available. She and some of her friends are planning to start a grocery stokvel next year.

#### Summary of basic data

All the women in the case studies were members of burial societies, two were members of two burial societies. Their average contributions to burial societies was R29 per month. Four women belonged to stokvels. Their average contributions was R95 per month. Of the five women in the case studies, four were earning an income in their own right, one "formerly" as a domestic worker and the others in the informal sector. For those earning an income, their average income per month was as follows:

#### Average Income Earned by Four Women

Type of income-earning activity	Estimated Profit per Month
I Spaza shop	R 400
" Selling clothes	- R 250
Making/selling pickles	R 320
I Domestic work	R 300
Average Income	R 317.50

## Wattville and Tamboville surveys

This section considers the previous evidence in light of formal social surveys, based on randomly selected stands, carried out in Wattville in 1990 and Tamboville in 1992. Both offer some useful additional information about household finances in the area. In the Wattville study, information was obtained about the average amount of income and expenditure per household per month:

The average income from self-employment is given as R53,9 per month. It is unclear whether this represents the average level of informal sector incomes in Wattville households. It may be that if men were interviewed, that they do not know what their wives are earning. Or, if women were the interviewees, that they were reluctant to discuss their informal sectors earnings openly with the interviewer. The case studies suggest that earnings from informal sector activities are higher, although more discussion is needed with the community to ascertain whether this is so. In addition to income, the Wattville survey also asked households what were their major items of monthly expenditure.

Average Monthly Income per Household

Income Total % of	
Source Rands Income	
1 Wages/Salaries	R 920,2
2 Pension	R 65,5 6%
3 Self-Employment	R 559 5%
4 Rental	R 459 4% It
5 Disability	R 20,3 2%
6 Family Members	R 45 0.4% I
TOTAL	R1 110,3 100 %

Source: Social Surveys ( ), "Watrville Socio-Economic Survey Tabular Report," Johan nesburg, 1 7Jdnuary, Tables

Average Monthly Expenditure per Household

Items of Expenditure

1	Groceries/Chemist		
2	Clothing		
3	Furniture		
4	Housing	R 86,9	9.7%
9	Savings	R 00	7.8%
" 6	Transport	R "535	5.9%
7	Dependents Elsewh	R 351	3.9%
8	Education	R 344	3.8% I
9 "	Medical	R (6285	hB2% I
' 10	Fuel	W 2.6%	
" 11	Alcohol	R 28	2.4%
12 â\200\234	Vehicle/Petrol	R 200	2.3% il
13	I Cigarettes, tobacco	R /14,5	1.6%
14	Hairdresser, dry	R 136	1.5%
	cleaner, other svcs		
15 "	Insurance	R 12,0	1.3%

16 Union membership R 1.0%  
17 " Shebeen, restaurant, R 6,4 0.3%  
sports, other  
Services  
Stokvels, societies,  
church contribs etc

Source: Social Surveys(1991), "Warntville Socio-Economic Survey Tabular Report, " Johannesburg, 17 January, Table44.

In comparison with data collected for this report, the amount of monthly expenditure on stokvels, societies and church contributions together is given as only R2, which seems to be an unrealistically low figure. As mentioned earlier, the average monthly rate of contributions given by thirteen burial societies was R37 per month; the average rate of the four burial society case studies in this report was R20 per month; and the five women interviewed in this report contributed on average R29 per month to burial societies. In addition, the women from the case studies contributed R76 per month to stokvels (averaged out over the five women).

The Tamboville survey carried out in 1992 did not collect data on household income and expenditure, but it did look at the involvement of households in stokvels, burial societies or grocery stokvels, and their level of contributions. From a sample of 49 households, it was found that nearly half (45%) belonged to one or other organised savings scheme. These were a) financial stokvels (11 households); b) burial societies (7 households); c) grocery stokvels (3 households) or d) a credit scheme (1 household only).

Average household monthly contributions  
to stokvels and burial societies in Tamboville

Type of Savings Average Monthly  
Scheme Contribution

Financial Srokvel

Burial Society

Grocery Srokvel  
Credit Scheme

TOTAL responses (22)

Dept of Town and Regional Planning, University of the Witwatersrand and Planact (1992),  
"Data Survey, Tamboville," 200/235 Johannesburg, pp.16-17.

This appears to be a more realistic assessment of the level of organised savings that exist, at least in Tamboville, although it should be remembered that the average sum of R52,18 paid monthly to a savings scheme (see bottom right column) only refers to the 45% of households involved in some form of informal savings scheme, and is not an average of all households.

Findings and commentary on gender and community finance in Wattville

It is always unwise to generalise from small, in-depth case studies to a whole community, and this is true of the present study. Nevertheless, some general points can be made. It is clear that informal



finance systems are widespread in Wattville and Tamboville, involving both burial societies and grocery stokvels. Women are the preeminent organisers of both, and the Tamboville study suggests that as much as half of all households engage in some kind of informal finance scheme. Burial societies appear to be the most widespread of these, and could cover between one third and one half of the adult female population.

Average monthly contributions to burial societies range from R20 to R30 per member per month and all of this money is banked in the formal banking sector. By contrast, grocery stokvels, to which members contribute an average of R9.55 per month per member, do not bank their money, since it is spent immediately on groceries. Indeed, disbursement is usually in the form of grocery items, not cash (it is thus really a form of co-operative buying, with the saving coming in the form of bulk-buying).

Burial societies clearly form a major source of financial security for women, although their uses are limited. Women clearly accept that they will bear a major responsibility of the costs of the funerals of family members, and insure themselves, through burial societies against this major expense. However, the inflexibility of some burial societies is of some concern to some women. While it is clear, the burial societies also form the basis of mutual support among women, and fellow members may assist in other times of financial need (weddings in particular were mentioned several times) it is clear that burial societies are tightly circumscribed by rules which only allow their funds to be used for funeral expenses. In fact, several women are concerned that they do not have recourse to other means of savings, or even their own accounts.

Informal sector activities, particularly by women, would also appear to be widespread in Wattville/Tamboville. However, it may be that the average level of income from informal sector activities given by the women in the case studies, is rather higher than average. Other women interviewed engaged in a wider range of activities like selling ice, making and selling pop corn or cool drinks or making chips for schoolchildren. These may bring less and more sporadic incomes to women than those in the case studies. More study is needed of women's informal sector activities, concentrating on real incomes and the amount of labour expended.

In addition to the focus on housing and housing finance, one of the aims of this study was to begin to identify the range of activities for which people, especially women, may require either enterprise or social loans. Further work is needed to understand the range (both financially and in terms of labour input) of enterprise activities and scales of income involved, in order to design appropriate lending schemes to match different levels of activities. Loans for social requirements are identified as for house building, extensions or repairs, education and furniture, although there is probably a greater range of requirement here too. j

Finally, both burial societies as groups and individual women expressed a strong desire to both understand more about banking and finance, especially the meaning of interest, and indeed to participate in discussions about more "user-friendly"/community-based finance systems.

#### Research methodology and comments

The research was carried out with the assistance of Wattville Concerned Residents' Committee. Initially, several leading members were asked to assist with arranging meetings with burial societies. This proved difficult to organise, and several open meetings of both the WCRC and the Women's Forum in Wattville were held in which the nature of the research was explained. Subsequently, the WCRC suggested two women from the community, Mrs A and Mrs B who would assist in arranging interviews. Over a period of two to three months, preliminary meetings were held with members of six burial societies to explain the research and request an interview. It was very important that the burial societies voluntarily agreed to be interviewed, and it was made clear that the information they supplied would be

kept confidential, with only generalised information reported in the study. Consequently, two of these burial societies did not wish to be interviewed.

Interviews were conducted with members of four burial societies which appear in this report . A very basic questionnaire eliciting information about the number of members, the rules, etc (see Appendix). Further information was obtained during informal discussions.

Arising from several meetings with a range of women, several were asked if they would volunteer information about their household finances. Again it was explained that the details would remain confidential, and that the women would be identified only as "Mrs X" or similar. Five women agreed to participate in the interviews. No formal questionnaire was used in this study, instead the women were asked a range of questions from memory, during the course of a conversation. The interviews all took place in the homes of the women involved.

The most difficult part of the study was arranging the interviews, which took far longer and was far more complicated than was originally envisaged. Also, a great deal of time was spent explaining the

tudy and why it would be useful to the community, and also explaining how it was possible to have more appropriate banking/finance services to communities in townships. Several women were active members of the WCRC and had been partially exposed to the ideas behind the research. But many of the members of burial societies were not active members of the WCRC, and they were hearing some of this information for the first time.

From the above methodology, it is clear that case studies only provide information about those willing to be interviewed. While this is less problematic for the burial societies, who operate according to agreed rules and by consensus of the members, it is more complicated in the case of the individual women. It may be that the women interviewed tend to have slightly higher levels of income than average, and that this is one of the reasons they agreed to be interviewed. More work is needed on women's informal sector activities in general to gain a more accurate picture of this aspect of the economy in Wattville and Tamboville.

The basic research presented here must both be deepened and broadened in order to explore the social and familial relations that lie behind some of the financial processes identified and broadened in order to explore the possibilities of an enhanced savings and credit system that would cater to the specific circumstances of women. To map this information out in a particular locale will require a far more quantitative approach to women's finances (estimating flows of funds in savings schemes, effective rates of return, and the modalities of informal credit), a closer integration of women's finances and local economic activity, and a much better assessment of particular housing conditions and housing needs. This will then generate the sort of information required to determine the optimal form of intervention with new, community-controlled financial intermediaries. Since there are a wide variety of ideas ranging from formal group credit systems to credit unions to community development loan funds to formal banks, each must be evaluated in terms of their impact on women, on women's organisations in townships, and on women's control of resources within the household.

## Appendix

### Questions for Burial Societies and Srokvels

What is the name of your organisation?

How many members does it have?

How many of the members are women, and how many are men?

When did your organisation start?

How often do you meet?

Do you have a constitution (or other rules)

(May I have a copy)

7. Do you have a committee/office bearers?

Which functions do they carry out?

How are they selected?

8. How much money do members contribute each week/fortnight/month? (Does every member contribute the same amount?)

9. Why did you agree on this amount?

10. Does this amount change? (How has it changed over the last year?)

11. Why does the amount change?

12. Do you keep records of contributions?

13. What happens to the money when it has been collected?

What finance institution do you use? Bank? Building Society?

Other?

14. Why did you choose this finance institution?

15. Are you satisfied with the service you get from this finance institution?

16. What kind of changes would you like (if any) in the way the finance institution handles your money?

17. How is the money disbursed (procedure, who decides etc).

18. Of the members present, what are your main reasons for belonging to this burial society / stokvel?

19. Can you give examples of when it was really useful?

(Is it sometimes not useful?)

20. Do members have any suggestions for changing / improving the financial arrangements in relation to your society / stokvel?

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